#### **Proposed NU Business Name: TAHSIN PEGION FARM**



Project identification and prepared by: Orjun Kumar Shill,
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta						
Name	:	Mosammat Basana Begum				
Age	:	29-07-1989 ( 28 Years)				
Education, till to date	:	H.S.C				
Marital status	:	Married				
Children	:	1 Son 1 Daughter				
No. of siblings:	:	02 Brothers 2 Sister				
Address	:	Vill: Kanckura ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  Aysha Begum  Md Badsha Mia  Branch: Uttorkhan, Centre # 60 (Female),  Member ID:3782 , Group No: 05  Member since: 03-09-1997(20 Years)  First loan: BDT = 5,000 /- ,Last Loan :-50,000/-				
Further Information:		Outstanding loan:= 21,000/-				
(v) Who pays GB loan installment	:	Father				
(vi) Mobile lady	:	No				
(vii) Grameen Education Loan (viii) Any other loan like GB,	:   :	No No				
BRAC ASA etc	•					

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	•	Nil
Business Experiences & Skill	:	05 years of business experience.
Own Business and	:	05 years experience in running business.
Training Info	-	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01616-418191
Family's Contact No.	:	01675-328262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Aysha Begum** joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

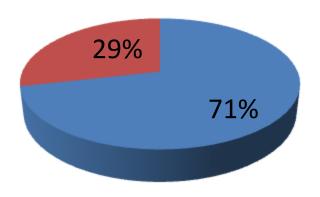
Proposed Nobin Udyokta Business Info						
Business Name	:	Tahsin Pegion Farm				
Location	:	Kanchkura, Uttorkhan, Dhaka				
Total Investment in BDT	:	BDT 350,000/-				
Financing	:	Self BDT 250,000/- (from existing business) 71%				
		Required Investment BDT 100,000/- (as equity) 29 %				
Present salary/drawings from business (estimates)	:	BDT 5,000				
Proposed Salary	:	BDT 5,000				
Size of shop	:	15 ft x 20 ft= 300 square ft				
Security of the shop	:	Nill				
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods Pegion, etc.</li> <li>Average 20 % gain on sales.</li> <li>The business is operating by entrepreneur. Existing No employee.</li> <li>The shop is Owner .</li> <li>Collects goods from Tongi, Mirpur .</li> <li>Agreed grace period is 3 months.</li> </ul>				

Existing Business (BDT)							
Particular	Daily	Monthly	Yearly				
Revenue (sales)							
Pigeon	2,500	75,000	900,000				
	0	0	0				
Total Sales (A)	2,500	75,000	900,000				
Less. Variable Expense							
Pigeon	2,000	60,000	720,000				
Total variable Expense (B)	2,000	60,000	720,000				
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000				
Less. Fixed Expense							
Rent		0	0				
Electricity Bill		300	3,600				
Transportation		1,000	12,000				
Mobile Bill		1000	12,000				
Entertainment		500	6,000				
Salary (sttaf)		0	0				
Salary (self)		5,000	60,000				
Total fixed Cost (D)		7,800	93,600				
Net Profit (E) [C-D)		7,200	86,400				

	Investment Breakdown								
Posticulors Existing		Particulars	Proposed			Proposed			
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total	
Chilla	6	12000	72000	Chilla	2	12000	24,000	96,000	
Oriantal	8	3500	28000	Oriantal	2	3500	7,000	35,000	
King	6	5000	30000	King	2	5000	10,000	40,000	
Moyna Zak	4	3000	12000	Moyna Zak	3	3000	9,000	21,000	
Greegel	4	15000	60000	Greegel	2	15000	30,000	90,000	
Giya Chulli	6	2000	12000	Giya Chulli	2	2000	4,000	16,000	
Lal Chulli	4	2000	8000	Lal Chulli	2	2000	4,000	12,000	
Kagji	8	2000	16000	Kagji	2	2000	4,000	20,000	
Zhak	4	2500	10000	Zhak	2	2500	5,000	15,000	
	0	0	0				0	0	
Others			2000	Others			3,000	5,000	
Total			250,000				100,000	350,000	

#### **Source of Finance**

■ Entrepreneur's contibution 250000 ■ Investor's Investment 100000 ■ Total 350000



Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Pigeon	3,500	105,000	1,260,000	1,323,000	1,389,150
0	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense				<u> </u>	
Pigeon	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)	700	21,000	252,000	264,600	277,830
Less. Fixed Expense				<u></u> '	
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,865	94,380	95,199	96,059
Net Profit (E) [C-D)		13,135	157,620	169,401	181,771
Investment Payback			40,000	40,000	40,000

### Cash flow projection on business plan (rec. & Pay)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	157,620	169,401	181,771
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		117,620	247,021
	Total Cash Inflow	257,620	287,021	428,792
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	40.000	40.000	40,000
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	117,620	247,021	388,792

### **SWOT ANALYSIS**

## Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 05 Years

Own Business:05

Quality goods & services;

Skill and experience;

### WEAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

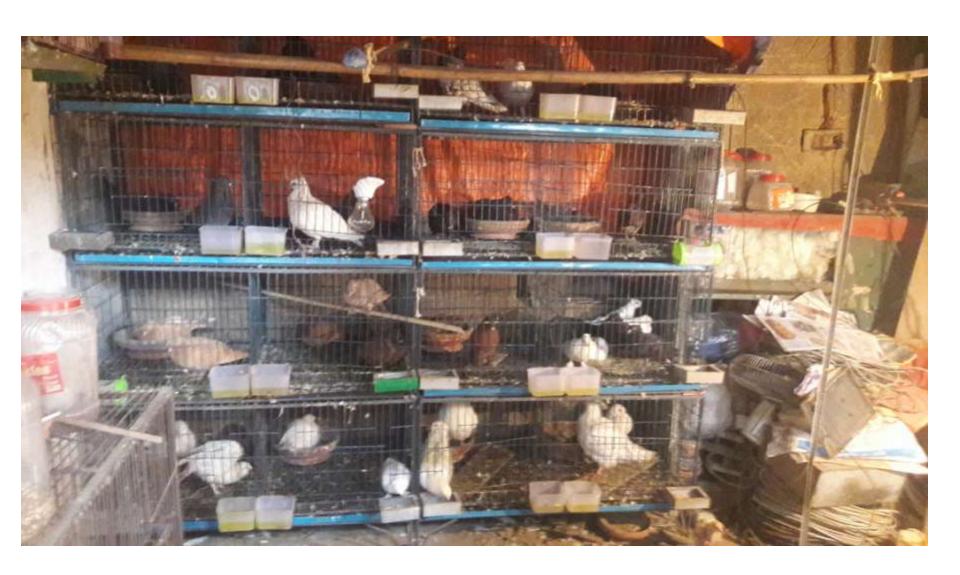
Theft

Fire

Political unrest

# Pictures



















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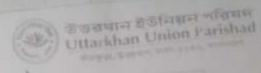
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### **FAMILY PICTURE**

